

IN THE TITLE

Please amend the title to read "BILL PAYMENT SYSTEM AND METHOD WITH A MASTER MERCHANT DATABASE".

IN THE CLAIMS

Please cancel claim 1.

Please add claims 36-50 as follows:

Int cl 7
--36. A method for paying bills, comprising the steps of:

receiving, via a network, a request to pay a bill associated with a merchant on behalf of a consumer;

searching a master database of merchants to determine if the merchant is included in the master database of merchants;

adding the merchant to the master database of merchants if the merchant is not included in the master database of merchants; and

processing the request to generate an instruction to pay the bill.

37. A method for maintaining a master merchant database, comprising the steps of:

receiving from a consumer a list of merchants;

searching a master merchant database containing merchants received from other consumers to determine if a merchant on the list received from the consumer is included in the master merchant database; and

adding a merchant to the master merchant database from the list of merchants received from the consumer if the merchant is not included in the master merchant database.

38. The method of claim 37, further comprising the steps of:

receiving, via a network, a request to pay a bill associated with a merchant on behalf of the consumer;

searching the master merchant database to determine if the merchant is included in the master merchant database;

adding the merchant to the master merchant database if the merchant is not included in the master merchant database; and

processing the request to generate an instruction to pay the bill.

39. A method for processing consumer supplied payment records, comprising the steps of:

receiving from a consumer a plurality of payment records, each of the plurality of payment records including a merchant to whom payment has been made;

searching a master database of merchants to determine if a merchant to whom payment has been made is included in the master database of merchants; and

adding a merchant to whom payment has been made and is not included in the master database of merchants to the master database of merchants.

40. The method of claim 39, wherein the plurality of merchants contained in the master database of merchants include merchants received from other consumers.

41. A system for paying bills, comprising:

a network interface configured to receive a request to pay a bill associated with a merchant on behalf of a consumer;

a storage device configured to store a master database of merchants; and

a processor configured to search the master database of merchants to determine if the merchant is included in the master database of merchants, to add the merchant to the master database of merchants if the merchant is not included in the master database of merchants, and to generate an instruction to pay the bill.

42. A system for maintaining a master merchant database, comprising:

a network interface configured to receive from a consumer a list of merchants;

a storage device configured to store a database of merchants received from other consumers; and

a processor configured to search the master merchant database to determine if a merchant on the list received from the consumer is included in the master merchant database and to add a merchant to the master merchant database from the list of merchants received from the consumer if the merchant is not included in the master merchant database.

43. The system of claim 42, wherein:

the network interface is further configured to receive a request to pay a bill associated with a merchant on behalf of the consumer; and

the processor is further configured to:

search the master merchant database to determine if the merchant is included in the master merchant

~~database~~

add the merchant to the master merchant database if the merchant is not included in the master merchant database; and

process the request to generate an instruction to pay the bill.

44. A system for processing consumer supplied payment records, comprising:

a network interface configured to receive from a consumer a plurality of payment records, each of the plurality of payment records including a merchant to whom payment has been made;

a storage device configured to store a master database of merchants; and

a processor configured to search the master database of merchants to determine if a merchant to whom payment has been made is included in the master database of merchants and to add a merchant to whom payment has been made and is not included in the master database of merchants to the master database of merchants.

45. The system of claim 44, wherein the plurality of merchants contained in the master database of merchants include merchants received from other consumers.

46. An article of manufacture for paying bill, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive, via a network, a request to pay a bill associated with a merchant on behalf of a consumer;

search a master database of merchants to determine if the merchant is included in the master database of merchants;

add the merchant to the master database of merchants if the merchant is not included in the master database of merchants; and

process the request to generate an instruction to pay the bill.

47. An article of manufacture for maintaining a merchant database, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive from a consumer a list of merchants;

search a master merchant database containing merchants received from other consumers to determine if a merchant on the list received from the consumer is included in the master merchant database; and

add a merchant to the master merchant database from the list of merchants received from the consumer if the merchant is not included in the master merchant database.

48. The article of manufacture according to claim 47, wherein the computer readable medium is further readable to cause the computer to:

receive, via a network, a request to pay a bill associated with a merchant on behalf of the consumer;

search the master merchant database to determine if the merchant is included in the master merchant database;

add the merchant to the master merchant database if the merchant is not included in the master merchant database; and

process the request to generate an instruction to pay the bill.

49. An article of manufacture for processing consumer supplied payment records, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive from a consumer a plurality of payment records, each of the plurality of payment records including a merchant to whom payment has been made;

search a master database of merchants to determine if a merchant to whom payment has been made is included in the master database of merchants; and

add a merchant to whom payment has been made and is not included in the master database of merchants to the master database of merchants.

50. The article of manufacture according to claim 49, wherein the plurality of merchants contained in the master database of merchants include merchants received from other consumers.--